

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Kim Lindsay
Debtor

Case No. 16-12863-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
Form ID: 318

Page 1 of 2
Total Noticed: 25

Date Rcvd: Jan 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2020.

db
13748691 +Kim Lindsay, 1432 North 60th Street, Philadelphia, PA 19151-4203
++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Navient Solutions Inc. on behalf of USA Funds,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
13746746 +Equity Trust Company, Custodian FBO Account, Equity Trust Company, PO Box 16354,
Rochester, NY 14616-0354
13720164 +Howard S. Klein, Esquire, P.O. Box 431, Bala Cynwyd, PA 19004-0431
13720165 +KML LAW GROUP, P.C., Mellon Independence Center, 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
14427191 +Philadelphia Gas Works, Attention: Bankruptcy Department 3F, 800 West Montgomery Avenue,
Philadelphia, PA 19122-2806
14427192 +Philadelphia Gas Works, Attention: Pearl Pham, Esquire, Senior Attorney, Legal Department,
800 West Montgomery Avenue, Philadelphia, PA 19122-2806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jan 24 2020 08:03:00 LYNN E. FELDMAN, Feldman Law Offices PC,
221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg E-mail/Text: megan.harper@phila.gov Jan 24 2020 03:06:52 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 24 2020 03:06:37
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 24 2020 03:06:47 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13799023 E-mail/Text: megan.harper@phila.gov Jan 24 2020 03:06:52 City of Philadelphia,
Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,
Philadelphia, PA 19102-1595
13720162 E-mail/Text: megan.harper@phila.gov Jan 24 2020 03:06:52 City of Philadelphia,
Law Department - Tax Unit, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
13720163 +E-mail/Text: ELDABBASM@FREEDOMCU.ORG Jan 24 2020 03:06:28 Freedom Credit Union,
CenterPointe Office Center, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
13720166 EDI: NAVIENTFKASMSERV.COM Jan 24 2020 08:03:00 Navient, P.O. Box 9500,
Wilkes Barre, PA 18773-9500
13720167 +E-mail/Text: bankruptcygroup@peco-energy.com Jan 24 2020 03:06:29 PECO,
2301 Market Street, S4-1, Philadelphia, PA 19103-1380
13743847 +E-mail/Text: bankruptcygroup@peco-energy.com Jan 24 2020 03:06:29 PECO Energy Company,
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
14427190 E-mail/Text: blegal@phfa.org Jan 24 2020 03:06:43 Pennsylvania Housing Finance Agency,
211 N. Front Street, P.O. Box 8029, Harrisburg, PA 17101
13720168 +E-mail/Text: blegal@phfa.org Jan 24 2020 03:06:42 Pennsylvania Housing Finance Agency,
211 N. Front Street, Harrisburg, PA 17101-1406
13720169 +EDI: CCS.COM Jan 24 2020 08:03:00 Progressive Insurance, 725 Canton Street,
Norwood, MA 02062-2679
13720170 +EDI: DRIV.COM Jan 24 2020 08:03:00 Santander Consumer USA, P.O. Box 961245,
Fort Worth, TX 76161-0244
13727617 +EDI: DRIV.COM Jan 24 2020 08:03:00 Santander Consumer USA Inc., P.O. Box 560284,
Dallas, TX 75356-0284
13791417 +E-mail/Text: blegal@phfa.org Jan 24 2020 03:06:43
US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSY, PHFA Loan Servicing Division,
211 North Front Street, Harrisburg, PA 17101-1466
14125531 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jan 24 2020 03:06:26
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
13720171 E-mail/Text: megan.harper@phila.gov Jan 24 2020 03:06:52 Water Revenue Bureau,
1401 John F. Kennedy Boulevard, Philadelphia, PA 19102-1663

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14427184* ++CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING,
1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617
(address filed with court: City of Philadelphia, Law Department - Tax Unit,
1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595)
14427185* +Freedom Credit Union, CenterPointe Office Center, 626 Jacksonville Road, Suite 250,
Warminster, PA 18974-4862
14427186* +Howard S. Klein, Esquire, P.O. Box 431, Bala Cynwyd, PA 19004-0431
14427187* +KML LAW GROUP, P.C., Mellon Independence Center, 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
14427188* Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14427189* +PECO, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
14427193* +Progressive Insurance, 725 Canton Street, Norwood, MA 02062-2679
14427194* +Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
14427195* Water Revenue Bureau, 1401 John F. Kennedy Boulevard, Philadelphia, PA 19102-1663

TOTALS: 0, * 9, ## 0

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KEVIN G. MCDONALD on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
LEON P. HALLER on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com, dmaurer@pkh.com, mgutshall@pkh.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
MATTEO SAMUEL WEINER on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
ROBERT MITCHELL MORRIS on behalf of Creditor Freedom Credit Union mail@morrisadelman.com
ROGER V. ASHODIAN on behalf of Debtor Kim Lindsay ecf@schollashodian.com
THOMAS I. PULEO on behalf of Creditor US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR PENNSYLVANIA HOUSING FINANCE AGENCY tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Kim Lindsay</u>	Social Security number or ITIN	xxx-xx-2485
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-12863-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kim Lindsay

1/23/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.